

Dear Judge,

Sir, my name is Christopher Hawkins. I am writing about Phil Kenner. I worked in Hawaii from 2004 to 2006 for the Little Isle 4 Company. I worked in Cabo from 2006 to 2008 after we got the project funds from Lehman. John Kaiser asked me to go work there in 2006 so I could watch my new boss Ken Jowdy. Pk said it was a good idea. John needed me to relay information to him about the Cabo business because Ken owed us over 7 million dollars by then. I worked in Cabo until Kens people threatened me. I was caught telling Pk about Kens team plans to hurt Pk physically. There was another guy named Matt who was telling Pk other bad stuff Ken was doing to hurt the investors from other meetings I was not in. They fired and threatened him with lawsuits later too. Ken said constantly that the FBI was protecting him and the Lehman people I knew would give him any money he asked for. They wanted to set Pk up on Mexico drug and gun crimes. I know they did bad things to Pk in the jail after I was gone from the fake gun charges in Cabo. I learned it from some old friends I left behind in Cabo who called me. Ken said they would not have to repay our Hawaii group if they could blame Pk after getting him arrested in Mexico. That was their plan. Kens lawyer said they could take Pks ownership piece then without a fight.

I was the Hawaii Property manager when I worked over there. I worked every day with Chris Manfredi. He was our Chief Officer over there. I worked at the site with John also when he was there. John knew 100 percent of everything that went on just like Chris. Pk made sure I shared everything I did with them. John made almost all of the major decisions with the money and development plans. It was not Pk or Chris. It seemed like John was Chris boss telling him what to do.

Part of my job was to take the hard money people around the properties and the island while we were looking for loans. I did that for about 12 of them. I spoke to Tommy Constantine a bunch during this time. We called him TC. Because part of my job was to escort 4-5 hard money people from TC around the project before the Lehman guys gave us the money. I spent lots of time with Lehman people in 2005 before our first deal failed. They tried to rob us with a huge percentage loan after we already agreed on something totally different. John and Chris were so pissed after all the time we spent to do it. We all had to scramble with tons of other money people for a few months. And we thought we were going to lose the oceanfront land after about 500,000 dollars of fees for extending from the Lehman scam. It was very stressful for all of us. Even Pk was like he never slept that whole time which was less than normal for him. Ken sent the Lehman people back to us in 2006 to try and the fund property again. Pk wanted to move on from them because they screwed us already. But Ken said it would be good for the Mexico money and the same investor people also so Pk agreed. I don't think he liked it though. Pk wanted some other guys from Canada to be our partners. I met them from TC and showed them around the island then to do our deal.

Several of us got paid bonuses for our hard work when we got to do the Lehman deal. Chris got a huge bonus. John got all his moms money back and interest for them. John demanded all the money in the meetings with me and Pk when in Hawaii for his signoff to the deal. I know Pk was pissed but had no options or just cancel the deal for everyone. Pk even had to give his home and office and trucks to the partners as part of the deal. John and Chris told Pk they would stop the deal and screw everyone if they did not get their money. I knew it was wrong. So did Pk.

I met Bryan Berard in Hawaii during this work. Bryan and John asked me if I would move to Long Island after the deal closed to help them build a new project with Pk. John wanted to buy out Chris without him knowing when they caught Chris stealing money from the Hawaii project through the credit cards. Bryan agreed to buy him out and Pk was getting the money for us to build through a personal loan. We all arranged this deal before the Hawaii deal closed. All our meetings about it had to be away from Pk's home and office because we could not include Chris. I was happy to be there for them in NY because I lived there before.

Our plan changed when Ken cut off talking with Pk and John late in 2006. They were both too angry that he would not address the Hawaii loans. I went to Cabo to work there because they said they needed me to watch what was happening. I did right away. I told them that no work was going on in Mexico. The only time we saw Ken was when big trips Louis Freeh and baseball players and a ton of girls for them were around. I only saw the project manager maybe 5 days the whole year. He lived in California. Everyone trying to work there was always angry about it. Ken started having drug cartel people and people with guns around him whenever he was there. He had lots of security people for himself. It was really uncomfortable. Stuff was not right. I told John and Pk. There were a lot of rumors in that small town that he was letting the cartel people use his runway on the other property to transport drugs with his Mexico attorney. I knew his attorney Fernando Garcia because he would come to town during the trips with the baseball people and girls and Louis Freeh. We almost never saw Ken after those days for about a year and a half. I would only hear from him on our weekly conference calls at the office.

I was in the Cabo management meetings with the others each week. They were there or called in. No upper management people were ever there except Pk promoting the project with tours for real estate buyers. That was hard with no progress.

Ken and Fernando and Bill Najm talked about not paying the loans to PK on those calls. I told John and Pk all of this each time. They talked about spreading rumors about Pk being a gun dealer and a drug dealer. They said they would put a bad drug deal on Pk if they needed something to go very bad in Mexico for him. I passed all of this information on to John and Pk also until 2008 when Ken found out that I was telling Pk about their plans. I don't know how they found out. I have known Pk my whole life. I have never heard from anyone or personally seen Pk be around drugs or tolerate them. He definitely did not use them. These stories were so crazy that they said people would think Pk had a secret life. From the back story in Mexico it would let them claim Pk stole all of the investment money and that none of it got to Ken. It was too crazy.

Ken's people began to threaten me like Fernando. Pk called me one morning and told me that I needed to pack all of my stuff without telling anyone. Pk bought me a ticket on the next flight out of Cabo to Phoenix. When I landed in Arizona, Pk told me he spoke to a cousin of Ken's local muscle. They told Pk they were going to kill me in Mexico and blame it on a Pk drug deal at Pk's house where I was living sometime. I was safe and never went back there thanks to Pk.

I always helped Pk when he was in Hawaii with the company conference calls. We were six hours earlier than the east coast. I had to wake Pk up early with coffee and breakfast because he worked so many hours and was always tired. We had to start our days by four in the morning to get ready for the calls or talk to the New York money people. I was on 4 or 5 conference calls with

our investors in 2004 and in 2005 to discuss our loans to Ken. John Chris and me would also talk about the permitting stuff because it was slower than we wanted for selling land and getting money back for our investors. Lots of the investors were on the calls every time. Pks assistants Kristee and Steph arranged the calls and were on there with all of us.

I always thought from Johns words when we were together that he was most angry with Ken. Because John explained to the investors on our conference calls that he had a lot of meetings with Ken in ny. He said the meetings confirm there would be no problems with our loans before the group decided to do it. I remember Mike Peca asking a lot of questions about the loans on the calls. I am from Buffalo where Mike Peca was the Sabres captain. I am a big Sabres fan from when I was a kid. Bryan always told Peca and others on the call that he would make sure the loans were repaid. He told everyone that he was spending a lot of time in Mexico with Pk and would hold Ken responsible for the group.

I got back to the U.S. safe thanks to Pk in 2008. I worked with John in Arizona for about 4 or 5 months. John and Pk would talk about the Hawaii money at dinner that Ken avoided paying. They were pissed about the fake claims about forgeries and the loan document. John was trying to call government people he knew from the cops in NY to get involved because of Ken. John complained that everyone was afraid of helping because of Louis Freeh.

I lived with several of John's brothers in Arizona at Pks home. They complained behind Johns back that John had taken a lot of money from their mom and their handicap brother and not repaying them. They were mad that John kept all the money from their California project and never paid his family the money just as the same as the Hawaii money. They said he kept it and bought a fancy car. They said he built another huge expansion on his Long Island mansion. I know that John was desperate. His brothers talked about their family getting ready to sue John for the ton of money he took and would not give back. I heard there were some cops and doctors in Long Island ready to sue John for other money he took. They knew Pk paid him from both deals and was trying to roll it over for more profits.

I witnessed a lot of terrible things that happened related because of Ken and the Mexico projects. I do not know any person who did so much in my whole life to help me and my friends and his friends like pk. I met lots of these people in Hawaii and Cabo and Arizona and Las Vegas. I know that Pk is someone who will never stop fighting. He will never let people steal from his friends. I hope you have seen all the good stuff in Pk and not just the lies about him from the NY Daily News friends of Kens. I know the guys like John and Bryan knew everything about Ken and how he screwed us when I was with them in 2003 to 2009 a long long time.

I offered to testify for Pk at trial. Pk said no. He would not let me get harassed by the FBI who was working so hard to protect Kens people. I experienced it myself for years. Pk is like that to protect people he cares about. Please be good to Pk. Pk does not and has never cheated anyone. I have been around his whole life since kids. I know he wants to get out so he can fight to get the money back like he fought every day for me and his friends.

Thanks for reading this sir.

Christopher Hawkins

